APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/068,844	02/11/2002	Mikiya Nakazima	122.1486	8951

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EXAMINER
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ART UNIT	PAPER NUMBER
3694	

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	03/09/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

PTOL-90A (Rev. 10/06)

	Application No.	Applicant(s)
Office Action Summary	10/068,844	NAKAZIMA, MIKIYA
	Examiner	Art Unit	
	Matthew Osborne	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>11 February 2002</u>.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-6</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-6</u> is/are rejected.

7)☒ Claim(s) <u>1-6</u> is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on <u>11 February 2002</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☒ All b)☐ Some * c)☐ None of:

      1.☒ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>20020211, 20060706</u>.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

This is the first office action on the merits for Application 10/068844.

Claims 1-6 have been examined.

Priority

1.   Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which

papers have been placed of record in the file.

Specification

The following guidelines illustrate the preferred layout for the specification of a
utility application. These guidelines are suggested for the applicant's use.

Arrangement of the Specification

As provided in 37 CFR 1.77(b), the specification of a utility application should
include the following sections in order. Each of the lettered items should appear in
upper case, without underlining or bold type, as a section heading. If no text follows the
section heading, the phrase "Not Applicable" should follow the section heading:

(a) TITLE OF THE INVENTION.
(b) CROSS-REFERENCE TO RELATED APPLICATIONS.
(c) STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR
      DEVELOPMENT.
(d) THE NAMES OF THE PARTIES TO A JOINT RESEARCH AGREEMENT.
(e) INCORPORATION-BY-REFERENCE OF MATERIAL SUBMITTED ON A
      COMPACT DISC.
(f) BACKGROUND OF THE INVENTION.
      (1) Field of the Invention.
      (2) Description of Related Art including information disclosed under 37
      CFR 1.97 and 1.98.
(g) BRIEF SUMMARY OF THE INVENTION.
(h) BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWING(S).
(i) DETAILED DESCRIPTION OF THE INVENTION.
(j) CLAIM OR CLAIMS (commencing on a separate sheet).
(k) ABSTRACT OF THE DISCLOSURE (commencing on a separate sheet).
(l) SEQUENCE LISTING (See MPEP § 2424 and 37 CFR 1.821-1.825. A
      "Sequence Listing" is required on paper if the application discloses a
      nucleotide or amino acid sequence as defined in 37 CFR 1.821(a) and if

the required "Sequence Listing" is not submitted as an electronic document on compact disc).

Claim Objections

2.   Claims 1-6 are objected to because of the following informalities: Re Claim 1, the limitations "first storage means" and "second storage means" should be prefaced with an "a" for proper introduction. Re Claim 2, the limitation in the final paragraph reading "collectively calculates the balance in the account corresponding to the read out account number specified by the read out account number, by referring to said data accumulation section" should read "collectively calculates the balance in the account corresponding to the read out account number, by referring to said account data accumulation section". Re Claims 3-6, the claims recite the limitations "wherein, said ... section setting a flag" should be rewritten "wherein, said ... section sets a flag." Re Claim 4, "a third storage means" should read "a second storage means" since a second storage means does not exist in the parent claim. Re Claim 5, "a fourth storage means" should read "a third storage means" since a third storage means does not exist in the parent claim. Re Claim 6, "a fourth storage means" should read "a second storage means" since a second storage means does not exist in the parent claim. Appropriate correction is required.

Claim Rejections - 35 USC § 112

3.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4.   Claims 1-2 and 4-6 are rejected under 35 U.S.C. 112, second paragraph, as

being indefinite for failing to particularly point out and distinctly claim the subject matter

which applicant regards as the invention.

5.   Re Claims 1-2, the limitation "an account data accumulation section for collecting

and totally storing balance data in each of a customer's accounts" is indefinite because

it is unclear to what the recitation "totally storing" refers. For the purposes of

examination only, the recitation will be construed as "storing."

6.   Re Claims 4 and 6, the claims recite the limitations "specified by the/each read

out bank code," wherein neither claim includes bank codes or the introduction of a bank

code. There is insufficient antecedent basis for these limitations in the claims. For the

purposes of examination only, the recitation will be considered an error and stricken.

7.   Re Claims 5-6, the claims recite the limitations "the minus balance" and "setting

the flag," wherein neither claim includes an introduction of a minus balance or a flag.

There is insufficient antecedent basis for these limitations in the claims. For the

purposes of examination only, the minus balance and flag will be considered introduced.

Claim Rejections - 35 USC § 103

8.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

9.   Claims 1 and 2 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Furuhashi et al. (6,029,887) in view of Umeda (JP 07-85189).

10.   Re Claim 1, Furuhashi teaches an "electronic bankbook and processing system
for financial transaction information," comprising:

- an account data accumulation section for collecting and storing balance data in
  each of a customer's accounts; (see at least Figure 18, Item 205)

- an account balance data drawing section for drawing the balance in each
  customer account from said account data accumulation section and collectively
  calculating them; (see at least Figure 18, Item 199)

- a first storage means for storing one or a plurality of bank codes; (see at least
  Figure 18, Items 180 and a segment of the memory of Item 203)

- a second storage means for storing one or plurality of account numbers; and
  (see at least a segment of the memory of Figure 18, Item 203, or paper storage
  means of Figure 22)

- a medium data read out section for reading out the customer data recorded in a
  customer's medium and transmitting them to said account balance data drawing
  section; (see at least Figure 18, Item 201)

- wherein; said medium data read out section reads out a bank code and a
  account number from said medium, the read out bank code is recorded in said
  first storage means, and the read out account number is recorded in said second
  storage means, or is recorded in said second storage means if no record is found
  and said medium is returned to a customer temporarily; (see at least Column 21,
  Lines 18-29, and how working memory 203 reads out information from both the
  "Search Key Information Storage Region" and "Detailed Bankbook Information

Storage Region" of the disclosed card as mapped in Figure 2, the system

recording all read data into segments of the working memory 203)

- wherein said account balance data drawing section draws and collectively

  calculates the balance corresponding to the read out accounting number

  specified by each read out bank code, by referring to said account data

  accumulation section. (see at least Figure 22 and the process of creating it

  disclosed therein)

Furuhashi does not specifically teach wherein said medium data read out section

performs the same process described above on other mediums inserted by the

customer, producing a determination of insertion being completed by having no

insertion of other mediums by the customer. However, Umeda teaches an "automatic

transaction equipment for transfer" which "receiv[es] plural cash cards in one

transaction into the equipment and grasping plural sets of account information" (see at

least Abstract). Since both Furuhashi and Umeda relate to smart cards for financial

accounts, it would therefore be obvious to one of ordinary skill in the art at the time of

invention to incorporate the multiple account reading and transferring functionality of

Umeda into the electronic bankbook processing system of Furuhashi in order to allow

monetary transfers between card-based accounts (see at least Umeda, Constitution).

11.   Re Claim 2, Furuhashi teaches an "electronic bankbook and processing system

for financial transaction information," comprising:

- an account data accumulation section for collecting and storing balance data in

  each of a customer's accounts; (see at least Figure 18, Item 205)

- an account balance data drawing section for drawing the balance in each customer account from said account data accumulation section and collectively calculating them; (see at least Figure 18, Item 199)

- a storage means for storing one or plurality of account numbers; and (see at least Figure 18, Item 203, or paper storage means of Figure 22)

- a medium data read out section for reading out the customer data recorded in a customer's medium and transmitting them to said account balance data drawing section; (see at least Figure 18, Item 201)

- wherein; said medium data read out section reads out a bank code and a account number from said medium, the read out account number is recorded in said storing means, or in a case of no recording, the account number is recorded and the medium is returned to the customer temporarily; (see at least Column 21, Lines 18-29, and how working memory 203 reads out information from the "Search Key Information Storage Region" of the disclosed card as mapped in Figure 2, the system recording all read data into segments of the working memory 203)

- wherein said account balance data drawing section draws and collectively calculates the balance in the account corresponding to the read out account number, by referring to said account data accumulation section. (see at least Figure 22 and the process of creating it disclosed therein)

Furuhashi does not specifically teach *wherein said medium data read out section performs the same process on other mediums inserted by the customer, producing a*

determination of insertion being completed by having no insertion by the customer.
However, Umeda teaches an "automatic transaction equipment for transfer" which
"receiv[es] plural cash cards in one transaction into the equipment and grasping plural
sets of account information" (see at least Abstract). Since both Furuhashi and Umeda
relate to smart cards for financial accounts, it would therefore be obvious to one of
ordinary skill in the art at the time of invention to incorporate the multiple account
reading and transferring functionality of Umeda into the electronic bankbook processing
system of Furuhashi in order to allow monetary transfers between card-based accounts
(see at least Umeda, Constitution).

12.   Claims 3 and 4 are rejected under 35 U.S.C. 103(a) as being unpatentable over
Furuhashi et al. ('887) in view of Umeda ('189) as applied to claims 1 and 2 above,
respectively, and further in view of QuickBooks. Furuhashi in view of Umeda does not
specifically teach *a second/third storage means for storing the existence or the non-*
existence of a no-entry, and a no-entry detection section for detecting the no-entry in
each customer account; wherein, said no-entry detection section sets a flag in said
second/third storage means upon finding no-entry, after having drawn the balance
corresponding to read out account (specified by the read out bank code), and compiling
print out data and printing it out. However, QuickBooks teaches a financial accounting
software which reconciles accounts with online statements and determines matched
and unmatched entries, marking and noting when an unmatched transaction is
downloaded via online statement from a specific bank account both on-screen and
inherently in the computer memory, corresponding to an empty entry (or no-entry) in the

account (see at least QuickBooks, Figure on Page 95). Since both Furuhashi in view of

Umeda and QuickBooks relate to listing balances for financial accounts, it would

therefore be obvious to one of ordinary skill in the art at the time of invention to

incorporate the no-entry recognition functionality of QuickBooks into the electronic

bankbook processing system of Furuhashi in view of Umeda in order to assist a user in

the reconciliation of the user's accounts (see at least QuickBooks, Pages 94-95).

13.   Claims 5 and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Furuhashi et al. ('887) in view of Umeda ('189) as applied to claims 1 and 2 above,

respectively, and further in view of Amadon et al. (5,517,555). Furuhashi in view of

Umeda does not specifically teach *a second/third storing means for storing the*

existence or non-existence of the minus balance, and a minus balance detection section

for detecting the existence or non-existence of a minus balance; wherein, said minus

balance detection section sets the flag in said second/third storing means upon finding

the minus balance, after having drawn the balance corresponding to the read out

account number (specified by each read out bank code), and compiling the print out

data and printing it out. However, Amadon teaches a "real time information system for

cellular telephones" which includes a section which determines whether an "account

balance [is] greater than zero" and, if so, "post[s an] alert state to [the] database" (see at

least Amadon, Figure 6c). Since both Furuhashi in view of Umeda and Amadon relate

to the determination of balances for accounts, it would therefore be obvious to one of

ordinary skill in the art at the time of invention to incorporate the negative balance

detection and action elements of Amadon into the electronic bankbook processing

system of Furuhashi in order to prevent the further use of an overdrafted account.

14.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

15.   Runde et al. (3,083,900) discloses a control apparatus for accounting machines.

16.   Collin (4,992,646) discloses a transaction system of the electronic purse type.

17.   Hayashida (5,644,118) discloses an electronic cashless system.

      Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Matthew Osborne whose telephone number is 571-272-

7325. The examiner can normally be reached on Monday - Friday.

      If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James Trammell can be reached on 571-272-6712. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

      Information regarding the status of an application may be obtained from the

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USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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ELLA COLBERT
PRIMARY EXAMINER